

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Victoria Lyn Cabrera  
Debtor

Case No. 25-00098-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jan 16, 2025

User: AutoDocke  
Form ID: 3091

Page 1 of 2  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2025:**

Recip ID	Recipient Name and Address
db	Victoria Lyn Cabrera, 2018 Market Street Ext, Middletown, PA 17057-3421
5682112	Dauphin County Tax Claim Bureau, 2 S 2nd St, Harrisburg, PA 17101-2047
5682116	Jose Ricardo Cabrera Rodriguez, 2018 Market Street Extended, Middletown, PA 17057-3421
5682121	+ Purcell, Krug & Haller, Attn: Bankruptcy, 1719 N Front St, Harrisburg, PA 17102-2392
5682123	U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533
5682124	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Jan 16 2025 18:47:00	Michael A. Cibik, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	Email/Text: info@pamd13trustee.com	Jan 16 2025 18:47:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: ustpregion03.ha.ecf@usdoj.gov	Jan 16 2025 18:47:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
5682108	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jan 16 2025 18:56:56	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
5682111	Email/Text: cfcbackoffice@contfinco.com	Jan 16 2025 18:47:00	Continental Finance Co, Attn: Bankruptcy, 4550 Linden Hill Rd , Ste 4, Wilmington, DE 19808-2952
5682109	EDI: CAPITALONE.COM	Jan 16 2025 23:36:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5682110	+ EDI: CITICORP	Jan 16 2025 23:36:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
5682113	^ MEBN	Jan 16 2025 18:40:21	First Digital Card, PO Box 85650, Sioux Falls, SD 57118-5650
5682114	+ Email/Text: bankruptcy.notices@hdfsi.com	Jan 16 2025 18:48:00	Harley Davidson Financial, Attn: Bankruptcy, PO Box 22048, Carson City, NV 89721-2048
5682115	EDI: IRS.COM	Jan 16 2025 23:36:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5682117	Email/Text: fesbank@attorneygeneral.gov	Jan 16 2025 18:47:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
5682118	EDI: PENNDEPTREV	Jan 16 2025 23:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001

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5682118	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 16 2025 18:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
5682119	Email/Text: blegal@phfa.org	Jan 16 2025 18:48:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, 211 N Front St, Harrisburg, PA 17101-1406
5682120	^ MEBN	Jan 16 2025 18:41:16	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
5682122	+ EDI: SYNC	Jan 16 2025 23:36:00	Synchrony Bank, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2025 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Michael A. Cibik	on behalf of Debtor 1 Victoria Lyn Cabrera help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1: Victoria Lyn Cabrera  
 First Name Middle Name Last Name  
 Social Security number or ITIN: xxx-xx-6040  
 EIN: --\_-----

Debtor 2: \_\_\_\_\_  
 (Spouse, if filing) First Name Middle Name Last Name  
 Social Security number or ITIN: \_\_\_\_\_  
 EIN: --\_-----

United States Bankruptcy Court: Middle District of Pennsylvania  
 Date case filed for chapter: 13 1/15/25

Case number: 1:25-bk-00098-HWV

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

04/19/21

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. §1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [pacer.uscourts.gov](http://pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**


**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Victoria Lyn Cabrera	
2. All other names used in the last 8 years	fka Victoria Lyn Dewey	
3. Address	2018 Market Street Ext Middletown, PA 17057-3421	
4. Debtor's attorney Name and address	Michael A. Cibik Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone: 215 735-1060  Email: <a href="mailto:help@cibiklaw.com">help@cibiklaw.com</a>
5. Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone: 717-566-6097  Email: <a href="mailto:info@pamd13trustee.com">info@pamd13trustee.com</a>
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> .	Sylvia H. Rambo US Courthouse 1501 N. 6th Street Harrisburg, PA 17102	Hours open: Monday – Friday 9:00 AM to 4:00 PM  Contact phone: (717) 901-2800  Date: 1/16/25

For more information, see page 2 >

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<p><b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p><b>*Valid photo ID and proof of Social Security number are required*</b></p>	<p><b>Date: February 27, 2025 at 09:00 AM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>For additional information use the QR code or visit: <a href="https://www.justice.gov/ust/ust-regions-r03/region-3-section-341-meetings-0#TrusteeZoom">https://www.justice.gov/ust/ust-regions-r03/region-3-section-341-meetings-0#TrusteeZoom</a></p> <p>The Court does not endorse or exercise any responsibility of the content at this link.</p>	<p><b>Location:</b> Meeting held by Zoom, visit <a href="https://join.zoom.us">join.zoom.us</a>, Enter Meeting ID 890 248 6951, Click on Join using passcode 9568534732, or call 1-267-552-4885</p> 
<p><b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b></p> <p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <p><b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p><b>Filing deadline:</b> April 28, 2025</p> <p><b>Filing deadline:</b> March 26, 2025</p> <p><b>Filing deadline:</b> July 14, 2025</p> <p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>
<p><b>9. Filing of plan</b></p>	<p>The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.</p>	
<p><b>10. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>11. Filing a chapter 13 bankruptcy case</b></p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p><b>13. Discharge of debts</b></p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.</p>	